

Information to identify the case:

Debtor 1 Sharon M Dix
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1186**
EIN --_-----
Social Security number or ITIN -----
EIN --_-----

United States Bankruptcy Court **District of New Jersey**

Case number: **16-21785-JNP**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Sharon M Dix

9/30/16

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Sharon M Dix
 Debtor

Case No. 16-21785-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 23

Date Rcvd: Sep 30, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 02, 2016.

db
 516240576 #+Sharon M Dix, 34 Haines Mill Rd, Delran, NJ 08075-1737
 +Citibank/Best Buy, Centralized Bankruptcy/CitiCorp Credit S, Po Box 790040,
 St Louis, MO 63179-0040
 516240580 +Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241
 516240581 +Experian, PO Box 4500, Allen, TX 75013-1311
 516240585 +Renee Kelly, 138 Rosebay Court, Delran, NJ 08075-2848
 516240586 +State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245,
 Trenton, NJ 08695-0245
 516240589 +Township Of Delran, Attn: Tax Dept, 900 S Chester Ave, Delran, NJ 08075-1234
 516240590 TransUnion, PO Box 2000, Chester, PA 19022-2000
 516240592 ++WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001
 (address filed with court: Wells Fargo Bank Nv Na, 1 Home Campus X2303-01a,
 Des Moines, IA 50326)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QBTHOMAS.COM Sep 30 2016 23:43:00 Brian Thomas, Brian Thomas, Esq,
 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 01 2016 00:02:53 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 01 2016 00:02:48 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516240574 EDI: HNDA.COM Sep 30 2016 23:43:00 American Honda Finance, Po Box 168088,
 Irving, TX 75016
 516240575 +EDI: CHASE.COM Sep 30 2016 23:43:00 Chase, Attn: Correspondence Dept, Po Box 15298,
 Wilmington, DE 19850-5298
 516240577 EDI: WFNNB.COM Sep 30 2016 23:43:00 Comenity Bank, Bankruptcy Dept., PO Box 182273,
 Columbus, OH 43218-2273
 516240578 +EDI: WFNNB.COM Sep 30 2016 23:43:00 Comenity Bank/Ann Taylor Loft, Po Box 182125,
 Columbus, OH 43218-2125
 516240579 +EDI: DISCOVER.COM Sep 30 2016 23:43:00 Discover Financial, Attn: Bankruptcy,
 Po Box 3025, New Albany, OH 43054-3025
 516240582 +EDI: IRS.COM Sep 30 2016 23:43:00 Internal Revenue Service,
 Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
 516240583 E-mail/Text: camanagement@mtb.com Oct 01 2016 00:02:37 M & T Bank, Po Box 844,
 Buffalo, NY 14240
 516240584 +E-mail/Text: electronicbkydocs@nelnet.net Oct 01 2016 00:02:57 Nelnet Loans,
 Nelnet Claims, Po Box 82505, Lincoln, NE 68501-2505
 516240587 +EDI: RMSC.COM Sep 30 2016 23:43:00 Synch/toysrusdc, Attn: Bankruptcy, Po Box 103104,
 Roswell, GA 30076-9104
 516240588 +EDI: RMSC.COM Sep 30 2016 23:43:00 Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 103104,
 Roswell, GA 30076-9104
 516240591 +EDI: WFFC.COM Sep 30 2016 23:43:00 Wells Fargo Bank Card, Mac F82535-02f, Po Box 10438,
 Des Moines, IA 50306-0438

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
 cr* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: American Honda Finance Corp., P.O. Box 168088,
 Irving, TX 75016-8088)

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court
 immediately.

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 23

Date Rcvd: Sep 30, 2016

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 02, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 30, 2016 at the address(es) listed below:

Brian Thomas on behalf of Trustee Brian Thomas brian@brianthomaslaw.com,
bthomas@ecf.epiqsystems.com
Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.epiqsystems.com
Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Thomas G. Egner on behalf of Debtor Sharon M Dix tegner@mpadlaw.com,
kgresh@mpadlaw.com/htherrien@mpadlaw.com;jhughes@mpadlaw.com

TOTAL: 4